Appendix A Questionnaire

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Specification: Section: Recipiency History TM

```
Mark One Only CURADC
```

```
Earlier I recorded that [fill TEMPNAME] [fill RECEIVFIL]
[fill PATANFFIL1], or AFDC [fill MONTHXFIL]
Have there been any other times before this past [fill MONTH1]
when [fill TEMPNAME] [fill WASWERE] authorized to receive AFDC,
or TANF, or any other state cash assistance program for
[fill TEMPNAME] and [fill HISHER] children?

(1) Yes
(2) No
```

Mark One Only EVERGARD

```
ASK OR VERIFY:

Some benefit programs are designed to help needy children. [fill C_HAVHAS] [fill TEMPNAME] ever had any children, or served as a child's legal guardian?

(1) Yes
(2) No
```

Mark One Only APLAFDC

Mark One Only RECVAFDC

```
[if L_NO ne LNOPRX]THIS ITEM REFERS TO: [FILL TEMPNAME][endif]

And [fill HAVHAS] [fill HESHE] ever
RECEIVED AFDC, or TANF, or any other
state cash assistance program for
[fill SELF] and [fill CHILDFIL]?

(1) Yes
(2) No
```

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Section: Recipiency History TM

Multiple Entry ADCWHEN1

Earlier I recorded that the most recent time [fill TEMPNAME] started receiving [fill PATANFFIL1] was [fill TIMEFIL].

Was that the first time [fill HESHE] had ever received AFDC, [fill TANFFIL1], [fill TANFFIL2] [if TANFFIL2 ne <>], [endif][fill TANFFIL3][if TANFFIL3 ne <>], [endif] or any other state cash assistance program for [fill SELF] and [fill CHILDFIL]

- (1) [fill TEMP] was first time on public assistance
- (2) On public assistance before

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Multiple Entry ADCWHEN2

When did [fill TEMPNAME] first start receiving AFDC, or TANF, or some other state cash assistance program for [fill SELF] and [fill CHILDFIL]?

MONTH: @MTH YEAR: @YR

Multiple Entry AFDCWHEN

WE WANT TO KNOW WHEN THE PERSON FIRST RECEIVED AFDC/TANF ON HIS/HER OWN, OR IN HIS/HER OWN NAME - E.G., AS THE "HEAD" OF HIS/HER OWN FAMILY - NOT AS A CHILD WHOSE PARENT(S) RECEIVED IT

When did [fill TEMPNAME] first start receiving those AFDC or TANF (or other) benefits on [fill HISHER] own, or in [fill HISHER] own name?

MONTH: @MTH YEAR: @YR

ENTER (N) IF THIS PERSON DID NOT EVER RECEIVE PUBLIC ASSISTANCE ON HIS/HER OWN, OR IN HIS/HER OWN NAME

Multiple Entry TMAFDCLG

[fill BEFOREFIL] did [fill TEMPNAME] last receive AFDC or TANF (or some other state cash assistance program for [fill SELF] and [fill CHILDFIL]?

MONTH: @MTH YEAR: @YR

Multiple Entry AL TMAFDCLG

DO NOT READ TO RESPONDENT ENTRY ILLOGICAL. MEANS THAT: Assistance ended before beginning date. PRESS F1 TO BACKUP AND CORRECT/(P) TO PROCEED @

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Multiple Entry ADC1TIME

[if L_NO ne LNOPRX]THIS ITEM REFERS TO: [FILL TEMPNAME][endif]

And did [fill HESHE] receive that cash assistance every month between [if DATEONEFIL ne <>][fill DATEONEFIL] [endif][fill AFDCWHEN@YR] and [if TEMP ne <>][fill TEMP] [endif][fill TMAFDCLG@YR]?

- (1) Yes
- (2) No

@

Enter Number AFDCTIME

SEPARATE RECEIPT SPELLS REQUIRE A BREAK OF AT LEAST ONE MONTH OF NO RECEIPT (E.G., DO NOT COUNT SIMPLE "RE-CERTIFICATION" AS A BREAK BETWEEN TWO SPELLS OF RECEIPT)

How many separate times did [fill TEMPNAME] go on public assistance [fill RECEIPTFIL]?

@

Mark One Only CURSSI

Earlier I recorded that [fill TEMPNAME] [fill RECEIVFIL] Supplemental Security Income, or SSI, [fill MONTHXFIL] Have there been any other times when [fill TEMPNAME] [fill WASWERE] authorized to receive Supplemental Security Income benefits?

- (1) Yes
- (2) No

@

Mark One Only APLSSI

[if APLAFDC eq <2>]How about Supplemental Security Income, or SSI...?
([fill C_HAVHAS] [fill TEMPNAME] EVER applied for SSI
benefits[fill CHILDFIL])
[else][fill C_HAVHAS] [fill TEMPNAME] EVER applied for benefits
from the program called SSI, or Supplemental Security Income?[endif]

- (1) Yes
- (2) No

@

Mark One Only RECVSSI

[if L_NO ne LNOPRX]THIS ITEM REFERS TO: [FILL TEMPNAME][endif]

[fill C_HAVHAS] [fill HESHE] EVER received SSI benefits[fill CHILDFIL]

- (1) Yes
- (2) No

@

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Section: Recipiency History TM

Multiple Entry SSIWHEN1

Earlier I recorded that the most recent time [fill TEMPNAME] started receiving SSI benefits was [fill TIMEFIL].

Was that the first time [fill HESHE] had EVER received SSI, or had [fill HESHE] received SSI benefits before then[fill CHILDFIL]

- (1) [fill TEMP] was first time on SSI
- (2) On SSI before

@

Multiple Entry SSIWHEN2

When did [fill TEMPNAME] first start receiving SSI benefits[fill CHILDFIL]

MONTH: @MTH YEAR: @YR

Multiple Entry SSIWHEN

WE WANT TO KNOW WHEN THE PERSON FIRST RECEIVED SSI IN HIS/HER OWN NAME OR AS THE PARENT/GUARDIAN OF A CHILD BENEFICIARY - NOT AS A CHILD BENEFICIARY HIM/HERSELF

When did [fill TEMPNAME] first start receiving SSI benefits in [fill HISHER] own name[fill CHILDFIL]

MONTH: @MTH YEAR: @YR

ENTER (N) IF THIS PERSON DID NOT RECEIVE SSI IN HIS/HER OWN NAME

Multiple Entry TMSSILNG

[fill BEFOREFIL] did [fill TEMPNAME]
last receive SSI benefits [fill CHILDFIL]?

MONTH: @MTH YEAR: @YR

Enter Text AL TMSSILNG

DO NOT READ TO RESPONDENT ENTRY ILLOGICAL. MEANS THAT: Assistance ended before beginning date. PRESS F1 TO BACKUP AND CORRECT/(P) TO PROCEED @

Mark One Only CURFS

Earlier I recorded that [fill TEMPNAME]
[fill EARLIERFIL]
Have there been any other times before this past [fill MONTH1]
when [fill TEMPNAME] [fill WASWERE] authorized to receive
food stamps?

- (1) Yes
- (2) No

@

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```
Mark One Only

[if APLSSI eq <2> and APLSSI onpath]How about Food Stamps...?
([fill C_HAVHAS] [fill TEMPNAME] ever applied for Food Stamps
in [fill HISHER] own name?)
[else][fill C_HAVHAS] [fill TEMPNAME] ever applied for Food Stamps
in [fill HISHER] own name?[endif]

(1) Yes
(2) No
```

Mark One Only

APLFS2

```
What about when [fill TEMPNAME] [fill WASWERE] on
    [if INDEX eq <1>][fill TANFFIL1],[if TANFFIL2 ne <>] [fill TANFFIL2],[endif][if TANFFIL3 ne

<>] [fill TANFFIL3],[endif]
    [if TEMP ne <>][fill TEMP] [endif] or AFDC or SSI before this past [fill MONTH1]?
    [else][if INDEX eq <3>]SSI before this past [fill MONTH1]?
    [else][if INDEX eq <2>][fill TANFFIL1],[if TANFFIL2 ne <>] [fill TANFFIL2],[endif][if

TANFFIL3 ne <>] [fill TANFFIL3],[endif]
    [if TEMP ne <>][fill TEMP] [endif] or AFDC before this past [fill

MONTH1]?[endif][endif]

(Did [fill TEMPNAME] apply for Food Stamps then?)

(1) Yes
    (2) No
```

Multiple Entry RECVFS

```
[if LNOPRX ne L_NO]THIS ITEM REFERS TO: [fill TEMPNAME][endif]
And [fill HAVHAS] [fill HESHE] EVER been authorized to
receive Food Stamps?

(1) Yes
(2) No
@
```

Mark One Only RECVFS2

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Section: Recipiency History TM

Multiple Entry FSWHEN1

Earlier I recorded that the most recent time [fill TEMPNAME] started receiving Food Stamps was [fill TIMEFIL].

Was that the first time [fill HESHE] had EVER received Food Stamps, or had [fill HESHE] been on Food Stamps before then?

- (1) [fill TEMP] was first time
 on Food Stamps
- (2) On Food Stamps before

@

Multiple Entry RECVFS3

What about when [fill TEMPNAME] [fill WASWERE] on [fill INCOMEFIL] before [fill MONTH(HX)] [fill INDX1]?

(Did [fill TEMPNAME] also receive Food Stamps then?)

- (1) Yes
- (2) No

@

Multiple Entry FSWHEN2

When did [fill TEMPNAME] first start receiving Food Stamps?

MONTH: @MTH YEAR: @YR

ENTER (N) IF THIS PERSON DID NOT RECEIVE FOOD STAMPS IN HIS/HER OWN NAME BEFORE

Multiple Entry FSWHEN

WE WANT TO KNOW WHEN THE PERSON FIRST RECEIVED FOOD STAMPS ON HIS/HER OWN, OR IN HIS/HER OWN NAME - E.G., AS THE "HEAD" OF HIS/HER FAMILY - NOT AS A CHILD WHOSE PARENT(S) RECEIVED THEM

When did [fill TEMPNAME] first start receiving Food Stamps on [fill HISHER] own, or in [fill HISHER] own name?

MONTH: @MTH YEAR: @YR

ENTER (N) IF THIS PERSON DID NOT RECEIVE FOOD STAMPS ON HIS/HER OWN, OR IN HIS/HER OWN NAME BEFORE

Multiple Entry TMFSLONG

[fill BEFOREFIL] did [fill TEMPNAME]
last receive food stamps?

MONTH: @MTH YEAR: @YR

Multiple Entry AL_TMFSLONG

DO NOT READ TO RESPONDENT ENTRY ILLOGICAL. MEANS THAT: Assistance ended before beginning date. PRESS F1 TO BACKUP AND CORRECT/(P) TO PROCEED @

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Multiple Entry FS1TIME

[if L_NO ne LNOPRX]THIS ITEM REFERS TO: [fill TEMPNAME][endif]

And did [fill HESHE] receive Food Stamps every month between [if FSWHEN@MTH valid][fill MONTH(FSWHEN@MTH)] [endif][fill FSWHEN@YR] and [if TMFSLONG@MTH valid][fill MONTH(TMFSLONG@MTH)] [endif][fill TMFSLONG@YR]?

- (1) Yes
- (2) No

@

Enter Number TMFSTIME

IF RECEIPT WAS CONTINUOUS, DO NOT COUNT SIMPLE "RE-CERTIFICATION" AS A BREAK BETWEEN TWO SPELLS OF RECEIPT; SEPARATE RECEIPT SPELLS REQUIRE A BREAK OF AT LEAST ONE MONTH OF NO RECEIPT

How many separate times did [fill TEMPNAME] go on Food Stamps between [fill RECEIPTFIL]?

@

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Section: Employment History TM

Mark One Only WK1BEFOR

Earlier I recorded that [fill TEMPNAME] started [fill HISHER]
[fill JOBBIZNAMEFIL][if JOBBIZNAMEFIL2 ne <>] [fill JOBBIZNAMEFIL2][endif] in [fill
JOBBIZMONFIL] of
[fill JOBBIZYRFIL]. [fill C_WASWERE] [fill HESHE] working at some other
job before [fill JOBBIZFIL], or [fill WASWERE]
[fill HESHE] not working?

- (1) Working at another job/business
- (2) Not working

@

Multiple Entry WK1LSTJB

Before [fill JOBBIZSTRTFIL], in what year did [fill TEMPNAME] last work at a paid job or business?

ENTER (N) FOR NO PRIOR JOB/BUSINESS

Mark One Only WK1WRK15

ASK OR VERIFY:

YEAR: @

So, before the [fill JOBBIZFIL] that started in [fill JOBBIZMONFIL] [fill JOBBIZYRFIL], [fill TEMPNAME] was about [fill AGEFIL] when [fill HESHE] last worked before that - is that right?

- (1) Yes; correct
- (2) No (backup and correct WK1LSTJB entry)

@

Enter Number WK1LWRKM

In what month was that?

MONTH: @

Multiple Entry LSTWRKY1

[fill B4JOBBIZFIL] what
year did [fill TEMPNAME] last work at a paid job or business?
ENTER (N) FOR NEVER WORKED

YEAR: @

Mark One Only LSTWRK15

ASK OR VERIFY:

So [fill TEMPNAME] [fill WASWERE] about [fill AGEFIL] when [fill HESHE] last worked - is that right?

- (1) Yes; correct
- (2) No (backup and correction LSTWRKY1 entry)

@

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Enter Number LSTWRKM1

In what month was that?

MONTH: @

Multiple Entry PRVJOBYR

Before [fill MONTH1], in what year did [fill TEMPNAME] last work at a paid job or business?

ENTER (N) FOR NEVER WORKED AT ANOTHER JOB/BUSINESS

YEAR: @

Mark One Only PRVJOB15

ASK OR VERIFY:

So [fill TEMPNAME] was about [fill AGEFIL] when [fill HESHE] last worked - is that right?

- (1) Yes; correct
- (2) No (backup and correction LSTWRKY1 entry)

@

Enter Number PRVJOBMN

In what month was that?

MONTH: @

Multiple Entry FRMRYR

In what year did [fill TEMPNAME] START
that[if PREVIOUSFIL ne <>] [fill PREVIOUSFIL][endif] job or business?

YEAR: @

Enter Text AL_FRMRYR

DO NOT READ TO RESPONDENT
ENTRY ILLOGICAL. MEANS THAT: THE YEAR THE PERSON STARTED THE JOB CANNOT BE MORE
RECENT THAN THE YEAR THEY STARTED
PRESS F1 TO BACK UP AND CORRECT/ (P) TO PROCEED @

Mark One Only FRMRYR15

ASK OR VERIFY:

So [fill TEMPNAME] [fill WASWERE] about [fill AGEFIL] when [fill HESHE] started that work - is that right?

- (1) Yes; correct (within 1 year)
- (2) No (backup and correction LSTWRKY1 entry)

@

Enter Number FRMRMN

In what month was that?

MONTH: @

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Section: Employment History TM

Multiple Entry FIRST6JOB

[fill INCLUDEAFFIL] was
the first job or business [fill TEMPNAME] had that lasted
6 straight months or more?

ENTER EITHER NAME OF EMPLOYER OR TYPE OF WORK

COUNT ANY JOB OR BUSINESS, EITHER FULL-TIME OR PART-TIME ENTER (N) FOR NEVER WORKED 6 STRAIGHT MONTHS AT A JOB OR BUSINESS

1st 6+ month job/business:

ര

Multiple Entry SIXMTHYR

How old [fill WASWERE] [fill HESHE] when
[fill HESHE] [fill STARTEDWRKFIL]?

(Or do you remember the year?)

COUNT ANY JOB OR BUSINESS, EITHER FULL-TIME OR PART-TIME. [fill ALSOAFFIL]

ENTER (N) FOR NEVER WORKED 6 STRAIGHT MONTHS AT A JOB OR BUSINESS

AGE: @1

CALENDAR YEAR: @2

Mark One Only SIXMTH15

ASK OR VERIFY:

So [fill TEMPNAME] [fill WASWERE] about [fill AGEFIL] when [fill HISHER] first long-term job or business started - is that right?

- (1) Yes; correct (within 1 year)
- (2) No (backup and correct SIXMTHYR entry)

@

Mark One Only YRSIXMTH

That would be around [fill MAKEMTHYR]. Is that correct?

- (1) Yes
- (2) No

@

Enter Number SXMTHYR2

I'm sorry. What year was it?

ENTER START YEAR OF THE PERSON'S FIRST "6-STRAIGHT-MONTH OR MORE" JOB OR BUSINESS

YEAR: @

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```
NO6ALL
                                                                              Multiple Entry
 SHOW FLASHCARD K
 [fill WHYNOWRKFIL] at a paid job or
business [fill AFTER15FIL]
 ENTER ALL THAT APPLY
RE-ENTER PRECODE TO DELETE
 ENTER (N) FOR NO MORE
                   [if @1 eq <1>]X [else] [endif](1) Taking care of a minor child
                                                                                                                                                                                                                                         Taking care of an elderly family member % \frac{1}{2}\left( \frac{1}{2}\right) =\frac{1}{2}\left( \frac{1}{2}\right) +\frac{1}{2}\left( \frac{1}{2}\right) +\frac{1}{2}
                   [if @2 eq <2>]X [else]
                                                                                                                                                               [endif](2)
                    [if @3 eq <3>]X [else]
                                                                                                                                                                    [endif](3)
                                                                                                                                                                                                                                          Taking care of a disabled but non-elderly family member
                   [if @4 eq <4>]X [else]
                                                                                                                                                                   [endif](4)
                                                                                                                                                                                                                                         Other family or home responsibilities
                   [if @5 eq <5>]X [else]
                                                                                                                                                                  [endif](5)
                                                                                                                                                                                                                                         Own illness or disability
                   [if @6 eq <6>]X [else]
                                                                                                                                                                   [endif](6)
                                                                                                                                                                                                                                         Could not find work
                   [if @7 eq <7>]X [else]
                                                                                                                                                                   [endif](7)
                                                                                                                                                                                                                                         Did not want to work
                   [if @8 eq <8>]X [else]
                                                                                                                                                                   [endif](8)
                                                                                                                                                                                                                                          Going to school
                   [if @9 eq <9>]X [else] [endif](9) Other
```

```
Mark One Only NO6REASN
```

```
What is the main reason?
(- the main reason [fill HESHE] never worked [fill 6MOSFIL]
at a paid job or business?)
     [if NO6ALL@1 eq <1>](1)
                             Taking care of a minor child[endif]
                              Taking care of an elderly family member[endif]
     [if NO6ALL@2 eq <2>](2)
     [if NO6ALL@3 eq <3>](3)
                              Taking care of a disabled but non-elderly family member[endif]
     [if NO6ALL@4 eq <4>](4)
                              Other family or home responsibilities[endif]
     [if NO6ALL@5 eq <5>](5)
                              Own illness or disability[endif]
                              Could not find work[endif]
     [if NO6ALL@6 eq <6>](6)
     [if NO6ALL@7 eq <7>](7)
                              Did not want to work[endif]
     [if NO6ALL@8 eq <8>](8)
                              Going to school[endif]
     [if NO6ALL@9 eq <9>](9)
                              Other[endif]
      @
```

Enter Number SIXMTHMN

```
In what month was that?
```

Mark One Only WRK35HR

```
During all the time [fill TEMPNAME]
[fill WORKEDTILFIL] [fill HESHE]
mostly [fill WORKFIL] 35 or more hours per week?

(1) Yes
(2) No
```

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Section: Employment History TM

Mark One Only

ANY60FF

We've been talking about when [fill TEMPNAME] [fill HAVHAS]
worked. Next are questions about when [fill HESHE] [fill WASWERE]
NOT working.

[fill SINCEFIL] [fill THEYEARFIL] [fill SIXMTHFIL],
[fill WERETHEREFIL] any times when [fill TEMPNAME] did not work
for 6 straight months or more?

(1) Yes
(2) No

Multiple Entry HOWMANY6

How many times [fill HASFIL] that [fill HAPPENFIL]?

([fill BETWNFIL], how many times [fill BEENFIL] out of work for 6 months or more?)

Multiple Entry TIMEOFF

```
TIME PERIOD: [fill TIMEFIL]

[fill COUNTFIL] what was the total amount of time that

[fill TEMPNAME] spent out of work[if PERIODFIL ne <>] [fill PERIODFIL][endif]?

[r]H[n]

@NM

(1) MONTHS
(2) YEARS
```

Enter Text AL TIMEOFF

DO NOT READ TO RESPONDENT ENTRY ILLOGICAL. MEANS THAT: number of years greater than amount of work. PRESS F1 TO BACK UP AND CORRECT/(P) TO PROCEED @

Mark One Only OFF6MTH

[if ANY60FF eq <1>]Since [fill SIXMTHFIL] [fill HAVHAS] [fill TEMPNAME] had any long periods off work because [fill HESHE] [fill WASWERE] taking care of someone else -- specifically, a child, an elderly person, or a disabled person? [else]Since [fill LASTYRFIL], have there been any periods of time when [fill TEMPNAME] [fill WASWERE] off work for 6 months or more because [fill HESHE] [fill WASWERE] taking care of someone else -- specifically a child, an elderly person, or a disabled person?[endif]

- (1) Yes (2) No
- 2) NO

@

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Survey: Section: Employment History TM

```
Multiple Entry

When did this happen most recently - from what year to what year?

FROM: @NOWRKFR TO: @NOWRKTO

ENTER (P) FOR "TO THE PRESENT TIME"
```

Multiple Entry NWALL

```
ASK OR VERIFY

Who [fill HAVEWEREFIL] [fill TEMPNAME][if BEENFIL ne <>] [endif][fill BEENFIL] taking care of[if ATTIMEFIL ne <>] [endif][fill ATTIMEFIL]?

READ CATEGORIES IF NECESSARY
ENTER ALL THAT APPLY
RE-ENTER PRECODE TO DELETE
ENTER (N) FOR NO MORE

[if @1 eq <1>]X [else] [endif](1) A minor child
[if @2 eq <2>]X [else] [endif](2) An elderly family member
[if @3 eq <3>]X [else] [endif](3) A disabled but non-elderly family member

@KEY
```

Mark One Only NWRESN

```
Which one would you say [fill ISWASFIL] [fill PTEMPNAME] main caregiving responsibility?

[if NWALL@1 eq <1>](1) A minor child[endif]
[if NWALL@2 eq <2>](2) An elderly family member[endif]
[if NWALL@3 eq <3>](3) A disabled but non-elderly family member[endif]

@
```

Mark One Only OTHTIMES

```
Since [fill OTHDATEFIL], were there any OTHER long periods of time when [fill TEMPNAME] didn't work because [fill HESHE] [fill WASWERE] caring for someone else -- specifically a child, an elderly person, or a disabled person?

(1) Yes
(2) No
```

Enter Number CNTOTHR

How many other times did this happen?

@

Multiple Entry FRSTYR

When was the first time this happened - from what year to what year?

FROM: @FSTYRFRM TO: @FSTYRTO

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Section: Employment History TM

```
Multiple Entry FRSTALL
```

```
ASK OR VERIFY

Who [fill WASWERE] [fill TEMPNAME] taking care of at that time?

READ CATEGORIES IF NECESSARY
ENTER ALL THAT APPLY
RE-ENTER PRECODE TO DELETE
ENTER (N) FOR NO MORE

[if @1 eq <1>]X [else] [endif](1) A minor child
[if @2 eq <2>]X [else] [endif](2) An elderly family member
[if @3 eq <3>]X [else] [endif](3) A disabled but non-elderly family member

@KEY
```

```
Mark One Only FRSTRSN
```

```
Which one would you say was [fill PTEMPNAME] main care-giving responsibility (at that earlier time)?

[if FRSTALL@1 eq <1>](1) A minor child[endif]
[if FRSTALL@2 eq <2>](2) An elderly family member[endif]
[if FRSTALL@3 eq <3>](3) A disabled but non-elderly family member[endif]

@
```

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Items Booklet Survey: Section: Tax Rebate TM

Mark One Only TAXREB01

[fill TAXFIL] the Federal government approved an economic stimulus package. This year, many households will receive a one-time economic stimulus payment, either by check or direct deposit. This is also called a tax rebate and is different from a refund on your annual income taxes. Since the first of April, 2008, [fill HAVHAS] [fill TEMPNAME] received a tax rebate (Economic Stimulus Payment)?

(1) Yes

(2) No

@

Multiple Entry TAXREB02

Who was the rebate for?

ENTER "N" FOR NO MORE
RE-ENTER LINE NUMBER TO DELETE

List of household members.

@KEY [fill TEMP3]

Multiple Entry TAXREB03

In what month did [fill TEMPNAME] receive the rebate?

MONTH: @

[fill ERRORFIL]

Enter Number TAXREB04

What was the amount of the rebate?

\$@

Mark One Only TAXREB05

Was the rebate received by . . .

- (1) Check?
- (2) Direct deposit?

@

Mark One Only TAXREB06

Did the rebate lead [fill TEMPNAME] mostly to increase spending, mostly to increase savings, mostly to pay off debt?

- (1) Mostly to increase spending
- (2) Mostly to increase saving
- (3) Mostly to pay off debt

@

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